

DECLARATION

As the below named inventor, I hereby declare that my residence, post office address and citizenship are as stated below next to my name; and that I verily believe I am the original, first and sole inventor of the invention entitled:

**A METHOD AND SYSTEM FOR DETECTING FRAUD IN A CREDIT CARD TRANSACTION OVER THE INTERNET**

described and claimed in the specification which is attached hereto that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above; that I do not know and do not believe the same was ever known or used in the United States of America before my invention thereof, or patented or described in any printed publication in any country before my invention thereof or more than one year prior to this application, that the same was not in public use or on sale in the United States of America more than one year prior to this application, that the invention has not been patented or made the subject of an inventor's certificate issued before the date of this application in any country foreign to the United States of America on an application filed by me or my legal representatives or assigns more than twelve months prior to this application, that I acknowledge my duty to disclose information of which I am aware which is material to the examination of this application, and that no application for patent or inventor's certificate on said invention has been filed in any country foreign to the United States of America by me or my legal representatives or assigns.

Address all telephone calls to Mr. Sawyer at telephone number (415) 493-4540 and all correspondence to:

**Joseph A. Sawyer Jr.  
SAWYER & ASSOCIATES  
620 Hansen Way, Suite A  
Palo Alto, California 94304**

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that wilful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such wilful false statements may jeopardize the validity of the application or any patent issued thereon.

Full Name of sole or  
First Inventor:

**John Philip Pettitt**

Residence:

**650 Palm Avenue  
Los Altos, California 94022**

Post Office Address:

**650 Palm Avenue  
Los Altos Santa Clara CA 94022  
City County State Zip**

Citizenship:

**U.K.**

7/24/97

Date

Signature

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application of: John Philip Pettitt

Title: A METHOD AND SYSTEM FOR DETECTING FRAUD IN A CREDIT  
CARD TRANSACTION OVER THE INTERNET

POWER OF ATTORNEY BY ASSIGNEE  
AND EXCLUSION OF INVENTOR UNDER 37 C.F.R. §1.32

Box Patent Application  
Washington, D.C. 20231

Sir:

Cybersource Corporation, a corporation organized and existing under and by virtue of the laws of the State of California, having become the owner of all rights in and to the above-identified application by virtue of an Assignment executed by the inventors concurrently with the execution of the application, said Assignment being submitted herewith for recording, hereby appoints:

Joseph A. Sawyer, Jr., Reg. No. 30,801  
Janyce R. Mitchell, Reg. No. 40,095

whose address is:

SAWYER & ASSOCIATES  
620 Hansen Way, Suite A  
Palo Alto, California 94304

as their attorney, to prosecute said application and to transact in connection therewith all business in the Patent and Trademark Office and before competent International Authorities; said appointment to be to the exclusion of the inventor and his attorneys in accordance with the provisions of 37 C.F.R. §1.32.

7/24/97  
Date

W.S. McKiernan  
William S. McKiernan  
President and  
Chief Executive Officer

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: )  
John Philip Pettitt )  
Serial No. )  
Filed: Herewith )  
For: A METHOD AND SYSTEM FOR )  
DETECTING FRAUD IN A CREDIT )  
CARD TRANSACTION OVER THE )  
INTERNET )

**DECLARATION CLAIMING SMALL ENTITY  
STATUS UNDER 37 CFR 1.9(f) and 1.27(c)  
SMALL BUSINESS CONCERN**

I hereby declare that I am

☐ the owner of the small business concern identified below:  
☒ an official of the small business concern empowered to act on behalf of the concern  
identified below:

NAME OF CONCERN Cybersource Corporation  
ADDRESS OF CONCERN 550 South Winchester Boulevard, Suite 301  
San Jose, CA 95128-2545

I hereby declare that the above identified small business concern qualifies as a small business concern as defined in 13 CFR 121.3-18, and reproduced in 37 CFR 1.9(d), for purposes of paying reduced fees under section 41(a) and (b) of Title 35, United States Code, in that the number of employees of the concern, including those of its affiliates, does not exceed 500 persons. For purposes of this statement, (1) the number of employees of the business concern is the average over the previous fiscal year of the concern of the persons employed on a full-time, part-time or temporary basis during each of the pay periods of the fiscal years, and (2) concerns are affiliates of each other when either, directly or indirectly, one concern controls or has the power to control the other, or a third party or parties controls or has the power to control both.

I hereby declare that rights under contract or law have been conveyed to and remain with the small business concern identified above with regard to the invention entitled A METHOD AND SYSTEM FOR DETECTING FRAUD IN A CREDIT CARD TRANSACTION OVER THE INTERNET by inventor John Philip Pettitt described in the application filed herewith.

The rights held by the above identified small business concern are not exclusive, each individual, concern or organization having rights to the invention is listed below\* and no rights to the invention are held by any person, other than the inventor, who could not qualify as a small business concern under 37 CFR 1.9(d) or by any concern which would not qualify as a small business concern under 37 CFR 1.9(d) or a nonprofit organization under 37 CFR 1.9(e).

\*NOTE: Separate verified statements are required from each named person, concern or organization having rights to the invention averring to their status as small entities. (37 CFR 1.27)

I acknowledge the duty to file, in this application or patent, notification of any change in status resulting in loss of entitlement to small entity status prior to paying, or at the time of paying, the earliest of the issue fee or any maintenance fee due after the date on which status as a small entity is no longer appropriate. (37 CFR 1.28(b))

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application, any patent issuing thereon, or any patent to which this declaration is directed.

NAME OF PERSON SIGNING:

William S. McKiernan

TITLE OF PERSON OTHER THAN OWNER:

President and Chief Executive Officer

ADDRESS OF PERSON SIGNING:

550 South Winchester Boulevard, Suite 301  
San Jose, CA 95128-2545

W. S. McKiernan  
Signature

7/25/27  
Date